

EXHIBIT

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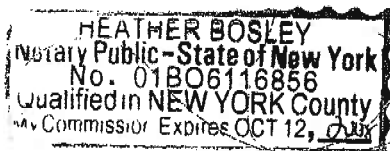
I, Eric Brown, hereby certify that the following is, to the best of my knowledge and belief, a true and accurate translation of the attached document "Notice of Termination", from Croation to English.

Eric Brown

Sworn to before me this

30th day of August, 2007

Signature, Notary Public



Stamp, Notary Public

[logo] **ERSTE** BANK**ERSTE & STEIERMÄRKISCHE BANK D.D.**

Jadranski trg 3a, 51000 Rijeka
 Tel.: 052 37 5000
 Fax: 052 37 6000

Ulica grada Vukovara 41, 10000 Zagreb
 Tel.: 062 37 1000
 Fax: 062 37 2000

www.erstebank.hr
 erstebank@erstebank.hr

ECOCORTEC d.o.o.

Zelengaj 75
10000 Osijek

#20

Zagreb, 08.03.2007

SUBJECT MATTER: Payment request to the borrower – termination of the loan

Considering that circumstances stated in the Agreement on Long-term Loan of 04/06/2006, loan number 5102937724, article 13, occurred, we hereby terminate the loan in question as of 03/09/2007.

To date, due obligations amount to EUR 1,651,004.52, which corresponds to HRK 12,123,504.50 according to the agreed exchange rate, and the total obligations amount to HRK 12,124,085.70.

In accordance with the provisions of the respective agreement, the total outstanding loan amount together with related interest is as of 03/09/2007 considered due and amounts to:

Loan number 5102937724

- principal	EUR 1,622,135.76	HRK 11,911,518.08
- regular interests	EUR 28,868.76	HRK 211,986.42
- TOTAL:	EUR 1,651,004.52	HRK 12,123,504.50

In addition, we hereby inform you that besides the debt arising from the abovementioned loan, in bank's business books there is a recorded and unsettled due amount arising from the following:

Number – 1100454053

- Payment transactions fee	HRK 581.20
TOTAL:	HRK 581.20

We hereby invite you to settle the above-mentioned amount increased by default interest **within 8 days** of the date of the sending of this request by Erste & Steiermärkische bank d.d.

In case the outstanding amount is not settled by the mentioned deadline, Erste & Steiermärkische bank d.d. will initiate a payment enforcement procedure to collect its total claims.

Sincerely,

ERSTE & STEIERMÄRKISCHE BANK D.D.

**Department of central documentation and
 managing non-performing claims**

Vukovarska 41, 10000 Zagreb

[signature]

[stamp:]

ERSTE & STEIERMÄRKISCHE BANK D.D.

101 Rijeka 900

[logo]
ECO
Cortec

**Ecocortec d.o.o.
For production and trade
Industrijska zona b.b.
Beli Manastir**

**Mailing address:
Zelengaj 75, 10 000 Zagreb
www.ecocortec.hr**

Zagreb, March 22, 2007

Attention: Administration for Central Documentation and Bad Investment Management

ERSTE Banka
Vukovarska 41
Zagreb

- Loan Agreement no. 2402006-1031262160 / 51016015-5102937724 of 04/06/06

On March 20, 2007, we received your "Payment request to the borrower – termination of the loan" of 03/08/2007.

In the loan termination, it is only said that it stems from art. 13 of the agreement, with no reasons provided.

A loan cannot be terminated without providing reasons and without offering the possibility to fulfill the obligations within an appropriate time period, depending on the reasons for termination.

Given that in this case there are no contractual or legal reasons for the termination of the loan, the termination is refused because the way it was made is not permissible and has no legal effect.

We therefore invite you to duly perform your obligations from the loan agreement.

Sincerely,

[signature]

Boris Mikšić

[stamp:]
ECOCORTEC
d.o.o.